

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re application of:

RAJASEKARAN et al.

Application No.:

Filed: Herewith

For: ONE-TIME CREDIT CARD NUMBER  
GENERATOR AND SINGLE ROUND-TRIP  
AUTHENTICATION

Examiner: Unassigned

Art Unit: Unassigned

INFORMATION DISCLOSURE STATEMENT  
UNDER 37 CFR §1.97 and §1.98

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

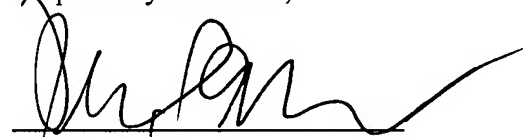
The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

10/31/01  
Date

  
Philip H. Albert  
Reg. No. 35,819

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